those they are driving. So to see that our young people, and I can see something like this, which would be terrific for our young college students and our seniors that are driving, to be able to be part of this.

It was earlier mentioned by Mr. Shays that with the war in Iraq, no one has asked Americans to be helpful. Well, this is a perfect time. This is where our young people can feel that all right, here we have our veterans that have done a gallant job on protecting this Nation. Help them now. Let us help them to get back and forth for their physical therapy or any treatments that they need.

It's also a wonderful opportunity for our young people to get to know our seniors and our veterans that have served this country. The more I think about this, I am sorry that we didn't think of this amendment while we were having our committee hearings. I think next time I will reach out to my colleague and say what ideas do you have so we can bring them to the committee.

So, again, I support this amendment. I think it's a terrific amendment. I think it's a wonderful time for our young people and our seniors and our veterans to get to know each other. They will actually find they have a lot more in common than they do have apart.

Mr. Chairman, I yield back the balance of my time.

Mr. ENGLISH of Pennsylvania. Mr. Chairman, let me just say in response to the gentlelady, I am most grateful for her support, and I am most grateful for her open-mindedness. Seeing the excellent work that she has done working on a bipartisan basis, and I want to also thank my colleague from Pennsylvania on this very important reauthorization. I am most grateful to them for their open-mindedness to some small refinements on what I think is a reauthorization of an enormously important program.

I yield back the balance of my time. The Acting CHAIRMAN. The question is on the amendment offered by the gentleman from Pennsylvania (Mr. ENGLISH).

The amendment was agreed to.

\square 1245

AMENDMENT NO. 8 OFFERED BY MS. SUTTON

The Acting CHAIRMAN. It is now in order to consider amendment No. 8 printed in House Report 110-539.

Ms. SUTTON. Mr. Chairman, I offer an amendment.

The Acting CHAIRMAN. The Clerk will designate the amendment.

The text of the amendment is as follows:

Amendment No. 8 offered by Ms. SUTTON: Page 64, after line 16, insert the following: (2) in subsection (c)(6), insert after subparagraph (E) the following:

"(F) Areas that have a mortgage foreclosure rate greater than the national average mortgage foreclosure rate for the most recent 12 months for which satisfactory data are available." Page 64, lines 17 and 22, redesignate (2) and (3) as (3) and (4), respectively.

The Acting CHAIRMAN. Pursuant to House Resolution 1015, the gentle-woman from Ohio (Ms. SUTTON) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentlewoman from Ohio.

Ms. SUTTON. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, communities across this Nation are being devastated by home foreclosures, and my home State of Ohio has been particularly hard hit. This crisis has not stemmed from a single cause, and mitigating its effects will not be achieved with a single solution. Housing problems stem from predatory lending practices, job losses, and situations such as death, divorce and health emergencies.

It is important, Mr. Chairman, that we pursue innovative solutions to deal with this. This includes tying the provisions of Volunteerism and Service-Learning grants to programs that will serve areas that have been adversely affected by the mortgage crisis. This amendment would require the Corporation for National and Community Service to consider whether an area has a mortgage foreclosure rate greater than the national average when considering grant applications from States and other eligible entities.

In a time when so many of our communities are struggling, we need to pursue every avenue to make sure that the cities and towns with the greatest needs have access to the most assistance.

I urge a yes vote on this amendment. Mr. Chairman, I reserve the balance of my time.

Mr. PLATTS. Mr. Chairman, I ask unanimous consent to claim the time in opposition, although I am not opposed to the amendment.

The Acting CHAIRMAN. Without objection, the gentleman from Pennsylvania is recognized for 5 minutes.

There was no objection.

Mr. PLATTS. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, I rise in support of the amendment and would associate myself with the maker of the amendment's statements regarding the importance of helping those who are facing challenges because of the housing crisis. This amendment recognizes that communities that are particularly hard hit by this crisis may be in need of special national service efforts. I thus support the amendment and encourage a yes vote.

Mr. Chairman, I yield back the balance of my time.

Ms. SUTTON. Mr. Chairman, I yield such time as she may consume to the distinguished gentlewoman from New York (Mrs. McCarthy).

Mrs. McCARTHY of New York. Mr. Chairman, I thank my colleague. Let me say that my colleague is having a problem with her voice with laryngitis, so I am actually going to be speaking

for her from her talking points. So I will continue talking about Ohio, which has been particularly hurt by the current mortgage foreclosure crisis

In a ranking of metropolitan areas with the highest foreclosure rates, Ohio has the sad distinction of having four areas in the top 20. Northeast Ohio, which includes Lorain and Elyria in her district, had the sixth highest rate. Nearly 3 percent of all households in these cities are in some stage of foreclosure, a 112 percent jump from 2006. Akron came in at 12, Dayton at 15 and Toledo at 19.

The current subprime mortgage crisis has not stemmed from a single cause, and mitigating its effects will not be achieved with a single solution. Housing problems stem from predatory lending practices, job losses, and situations such as death, divorce and health emergencies. We must pursue innovative solutions, and this includes trying the provisions of volunteerism and Service-Learning grants to areas that have been adversely affected by the mortgage crisis.

This amendment would require the Corporation for National and Community Service to consider whether an area has a mortgage foreclosure rate greater than the national average when considering grant applications from States and other eligible entities.

Each year, more than 1.5 million individuals serve our country through the service programs that were created by the National and Community Service Act. In a time when so many of our communities are struggling, we need to pursue every avenue to make sure that the cities and towns with the greatest needs have access to the most assistance.

We expect this amendment is going to be noncontroversial, but they may argue that it is duplicative because of the factors that are already included. The areas affected by high foreclosure rates would likely also be areas with high concentrations of low-income persons and high unemployment rates. But when we look at this, we see that by including this additional factor we will focus the Corporation on awarding grant funding to programs that address the specific needs of communities affected by the foreclosure crisis.

When you look at this particular amendment, the Corporation for National and Community Service administers the National Service Trust Program, which provides funding for service programs, community groups, youth groups, service-lending, campusbased programs, pre-professional training programs and other services, one of the criteria the Corporation is required to consider when evaluating applications for funding is the extent to which projects would be conducted in the areas where they are needed most.

Factors already considered are communities designated as empowerment zones or redevelopment areas; targeted for special economic incentives; designated as having high concentrations